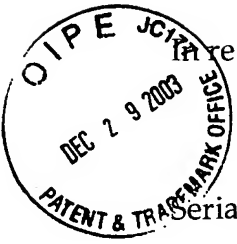


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Patent Application of :)
)
Gregory PHILLIPS et al.)
)
Serial No.: 10/670,358)
)
Filed: September 26, 2003)

Group Art Unit: 3624
Examiner: Unassigned

For: DEBIT PURCHASING OF STORED VALUE CARD FOR USE BY AND/OR
DELIVERY TO OTHERS

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, Applicant is submitting herewith copies of the references listed on the attached Form PTO/SB/08A (modified) for consideration and to be made of record herein by the U.S. Patent and Trademark Office in the above-captioned application.

Applicant respectfully points out that the submission of the listed documents in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Supplemental Information Disclosure Statement is not an indication that a search has been made.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form PTO/SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are

necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

Dated: 12/29/03

By: Thomas D. Bradshaw
Thomas D. Bradshaw
Registration No. 51,492

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Washington, DC 20006
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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/670,358
Filing Date	September 26, 2003
First Named Inventor	Gregory PHILLIPS et al.
Art Unit	3624
Examiner Name	Unassigned
Attorney Docket Number	47004.000262

Sheet **1** of **4****U.S. PATENT DOCUMENTS**

Examiner Initial	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
	1.	WO	9858345	12/1998	Picciallo		<input checked="" type="checkbox"/>	<input type="checkbox"/>
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NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	2.	CardEx Incentives, 4/6/99, www.cardexco.com, 15 pages		
	3.	"Associates First Capital Corporation", Hoover's Inc., The Industry Standard: The Newsmagazine of the Internet Economy, thestandard.net/companies/cpmpany-display, 4/6/99, 2 pages		
	4.	JEFFREY M. LACKER, "Stored Value Cards: Costly Private Substitutions for Government Currency", Economic Quarterly, 1996, 17 pages		
	5.	"The Evolution of a New Consumerism", Chain Store Age, Vol. 73, 4 pages, June 1997		

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Sheet 3 of 4

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(Use as many sheets as necessary)

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